

# Frequently Asked Part D Questions

## -2009-

### 1. How do I pick a Plan?

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Begin by checking with the Pharmacy you prefer to use. Ask them which plans they accept. This may narrow the group of choices if you absolutely want to be able to go to the pharmacy you usually go to.

- Read the Medicare and You 2009 Handbook to get basic information.
- Get your personal information together:

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Your Medicare number

Your Date of Birth

The effective date you became eligible for Medicare

Your Zip Code

What County you live in

A complete list of the Medications you take, including proper spelling.

- Go to [www.medicare.gov](http://www.medicare.gov) on the web
- Call 1-800-633-4227 (TTY users should call 1-877-486-2048)
- Call HIIP 1-800-541-7735

### 2. Is Medicaid going to pick my plan for me?

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NO, The Centers for Medicare and Medicaid Services at the Federal Level will RANDOMLY assign you to a Prescription Drug Plan.

- You may pick a different plan if the plan you were randomly assigned is not best for you.
- Because you are on Medicaid you are also allowed to change plans for the following month anytime you want. (We strongly recommend that if you are going to change your plan, do so *before*, the 15<sup>th</sup> of the current month so the change can be in place by the first of the next month.

### 3. How are MY Medicaid pharmacy benefits going to change over to Part D Medicare benefits?

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Part D Medicare will pay for the majority of your prescriptions. When you go to fill your medications take your Medicaid Card, Medicare Card and Prescription Drug card with you to the pharmacy.

Medicaid will still cover: Prescription cough and cold medicines, Benzodiazepines and Barbiturates, and the same "Over the Counter" medications they have in the past.

Your Pharmacist will know which drugs to bill to your Medicare Part D plan and which drugs to bill to Medicaid.

#### **4. What are my co-payments going to be?**

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Medications that are billed to Medicaid will remain the same - \$3.00 for each medication to a maximum of \$15.00 a month

Medications that are billed to Medicare will be based on whether you receive your Medicaid card for free or if you pay (spenddown) to get it each month.

- If you get the Medicaid card for free you will pay \$1.10 for each generic drug and \$3.20 for each brand name drug you take.
- If you pay to get a Medicaid card each month you will pay \$2.40 for each generic drug and \$6.00 for each brand name drug you take.
- There is no maximum amount you can pay for the Medicare Drugs each month!!!
- If you are on Nursing Home Medicaid you have no pharmacy co-payments.

#### **5. How much will I pay for my premium and deductible for Medicare Part D?**

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Because you have Medicaid you will have no Premium UNLESS you pick a plan that does not have the Premium Amount printed in BLUE in the Medicare and You 2009 handbook. If you pick a plan printed in BLACK, you will have to pay part of the premium. Please call the plan to find out what your share of the premium will be.

In 2009 there are 9 plans you may choose from, that will not have a premium if you have Medicaid or Medicare Cost Sharing. They are:

- Aetna Medicare RX Essentials (Aetna Medicare)  
Bravo Rx (Bravo Health)
- First Health Part D Premier (First Health Part D)
- Health Spring Presc. Drug Plan – Reg 31 (HealthSpring Prescription Drug Plan)
- Medco Medicare Presc. Plan – Value (Medco Prescription Drug Plan)
- PrescribaRx Bronze (Pennsylvania Life Insurance Company)
- Sierra Rx (Sierra Health and Life Insurance Company)
- SilverScript Value (SilverScript Insurance Company)
- MedicareRx Rewards Standard (Unicare)

Because you are on Medicaid and Medicare you will NOT have a Deductible or Coverage Gap (sometimes called the Donut Hole).

#### **6. Will Medicaid still pay for my (buy-in) Medicare Part B Premium?**

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Medicaid will continue to pay your Medicare Part B Premium as long as you receive Medicaid or are eligible for one of the Medicare Cost Sharing Programs.

#### **7. Will Medicaid be providing me a packet showing the various plans I can choose from?**

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NO. In your Medicare and You 2009 Handbook beginning on page 123, all of the plans offered in Utah are listed as well as their premium price. You will receive the Medicare and You 2009 Handbook in the Fall of 2008. Read it to understand any benefit changes and which plans will be available in 2009.

## 8. Can my Medicaid case worker help me pick a Prescription Drug Plan?

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NO, in fact your worker is forbidden from doing so.

- You may Visit the Medicare Website to pick a plan at: [www.medicare.gov](http://www.medicare.gov) or
- Call Medicare at 1-800-633-4227 (TTY users should call 1-877-486-2048). Customer Service Representatives are available 7 days a week, 24 hours a day. (By calling in the middle of the night you may be able to reach someone easier!!!)
- Call HIIP (Health Insurance Information Program) 1-800-541-7735.